

Need home repairs or improvements but think you can't afford them?

The Fairfax County Home Improvement Loan Program (HILP) offers eligible households:

Loans and Deferred Trusts

If you qualify, you can use the funds to:

- ✓ Remodel the kitchen
- ✓ Hook up to County sewer or water
- ✓ Install siding
- ✓ Build a bedroom, bath or other addition
- ✓ Make your home more energy efficient
- ✓ Or complete other work needed to bring your house up to building and health codes

Certain restrictions apply, and all funds are not available in all areas of the County.

Please note that income limits and program requirements are subject to change.

ACT NOW!

To find out if you qualify, review the attached information. Complete and return the HILP Pre-application today.

**Fairfax County
Home Improvement Loan Program**

703-246-5155

TTY for hearing impaired: 703-385-3578



over 138



HILP Financing includes:

LOANS

- ❖ Low interest rates — **4% and 6%**
- ❖ All closing costs are included in loan
- ❖ Low monthly payments

DEFERRED TRUSTS

- ◆ 4% interest
- ◆ No monthly payment — repaid only when the property is sold or title transferred
- ◆ Available to homeowners who cannot qualify for HILP loans — work must be health or building code related

Maximum Income Limits*

\$51,240 for 1 person

\$65,880 for 3 persons

\$58,560 for 2 persons

\$73,200 for 4 persons

PLEASE NOTE:

2% loan origination fee (included in loan)

Additional types of funds are available from time to time.

Income limits are dependent upon location and value of home.

Other restrictions apply to all loans and deferred trusts.

- * *Higher income limits may be available in specific designated areas of the County.*
- * *Income limits and requirements are subject to change.*
- * *Lower income limits are used in Fairfax City.*